Claims

What is claimed is:

1. Automated transaction method comprising the steps of:

determining a bioinformatic value associated with a user; and

5   transacting with the user according to the bioinformatic value.

2. The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or

developing a genetically-based medical or physiological condition, wherein the

10   transaction step comprises providing the user with an insurance policy to cover the

occurrence of the genetically-based condition.

3. The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or

15   developing a genetically-based mental or emotional condition, wherein the transaction

step comprises providing the user with a service contract in contemplation of the

occurrence of the genetically-based condition.

4. The method of Claim 1 wherein:

20   the bioinformatic value comprises a likelihood or risk of the user having or

developing a genetically-based condition, wherein the transaction step comprises

providing the user with a promotional offer or bid to serve the genetically-based

condition.

5. The method of Claim 1 wherein:

the bioinformatic value comprises a classification of the user according to a user-

authorized mask, such mask comprising a subset of a genetic sequence associated with

the user.

6. The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or

developing a genetically-based condition based on a statistical or actuarial table and a

genetic or heredity profile associated with the user.

7. The method of Claim 1 wherein:

the bioinformatic value is processed for transaction with the user according to a

rule set that is applicable to a plurality of users in a temporal or jurisdictional grouping on

a non-discriminatory basis.

8. The method of Claim 1 further comprising the steps of:

determining an other bioinformatic value associated with the user; and

modifying the transaction with the user according to the other bioinformatic

value.

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9. The method of Claim 8 wherein:

the other bioinformatic value comprises an increase or decrease of likelihood or risk of the user having or developing the genetically-based condition.

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10. The method of Claim 1 wherein:

the bioinformatic value is determined by a server in a network, and the bioinformatic value is stored confidentially in a database associated with the server, the server transacting remotely with the user through the network to enable a medical service

10 for the user.

11. The method of Claim 1 wherein:

the bioinformatic value is associated with an other user, and the transaction according to the bioinformatic value occurs separately with both users on a confidential

15 and non-discriminatory basis.

12. The method of Claim 1 wherein:

the bioinformatic value is authentically generated by a portable user device, the transaction updating a user account, which is accessible by the user device.

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13. Secure network client device comprising:

a memory for storing a genetic term associated with a user; and

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a processor for enabling a network access to the genetic term to provide a secure transaction with the user.

14. The device of Claim 13 wherein:

5   a predictability value of the user being subject to a genetically-based condition is determinable from the genetic term, a parameter of the transaction being dependent on the predictability value.

15. The device of Claim 13 wherein:

10   the genetic term comprises a user permit effectively for screening a personal reference sequence.

16. The device of Claim 13 wherein:

the genetic term comprises a revised subset of a genetic sequence associated with

15   the user.

17. The device of Claim 13 wherein:

the processor enabling access to provide transaction with a plurality of network servers.

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18. The device of Claim 17 wherein:

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the processor determines a discrimination indication between a plurality of

network transactions.

19. A data structure for bioinformatic transaction comprising:

a user identifier; and

a genetic sequence subset mask,

whereby a user reference sequence is processable securely using the genetic

sequence subset mask.

20. The data structure of Claim 19 wherein:

the user identifier and the genetic sequence subset mask are encodable digitally

according to a spread spectrum procedure.

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